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AUTHOR Wilson, George W.; Oerke, Gary W.
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ABSTRACT

Intended to assist continuing education professionals in the planning and implementation of local preretirement training programs, this paper provides information on Edison State Community College's program, developed for use by industrial, commercial, and public agency employees and the general public. First, an overview is presented of the project's development, which involved a needs assessment telephone survey of 48 firms, the negotiation of grant support, and the establishment of an action calendar. Next, the development of the preretirement curriculum is discussed and the specific objectives for the curriculum modules are enumerated, including the stimulation of favorable attitudes and expectations about retirement and the provision of information and assistance to participants. The paper then discusses the formation and activities of an advisory committee, which identified 19 possible areas for retirement planning education. Next, the paper outlines the five modules of the curriculum: Facing Retirement, Money Matters, Personal Changes, Home and Health, and The Years Ahead. Following an exploration of the program's content and the presentation of advice for its replication, the paper delineates significant program components, such as community involvement and the development of a well-prepared cadre of trainers. Next, plans and requests for further preretirement programs are discussed. A summary and additional recommendations conclude the paper. (HB)

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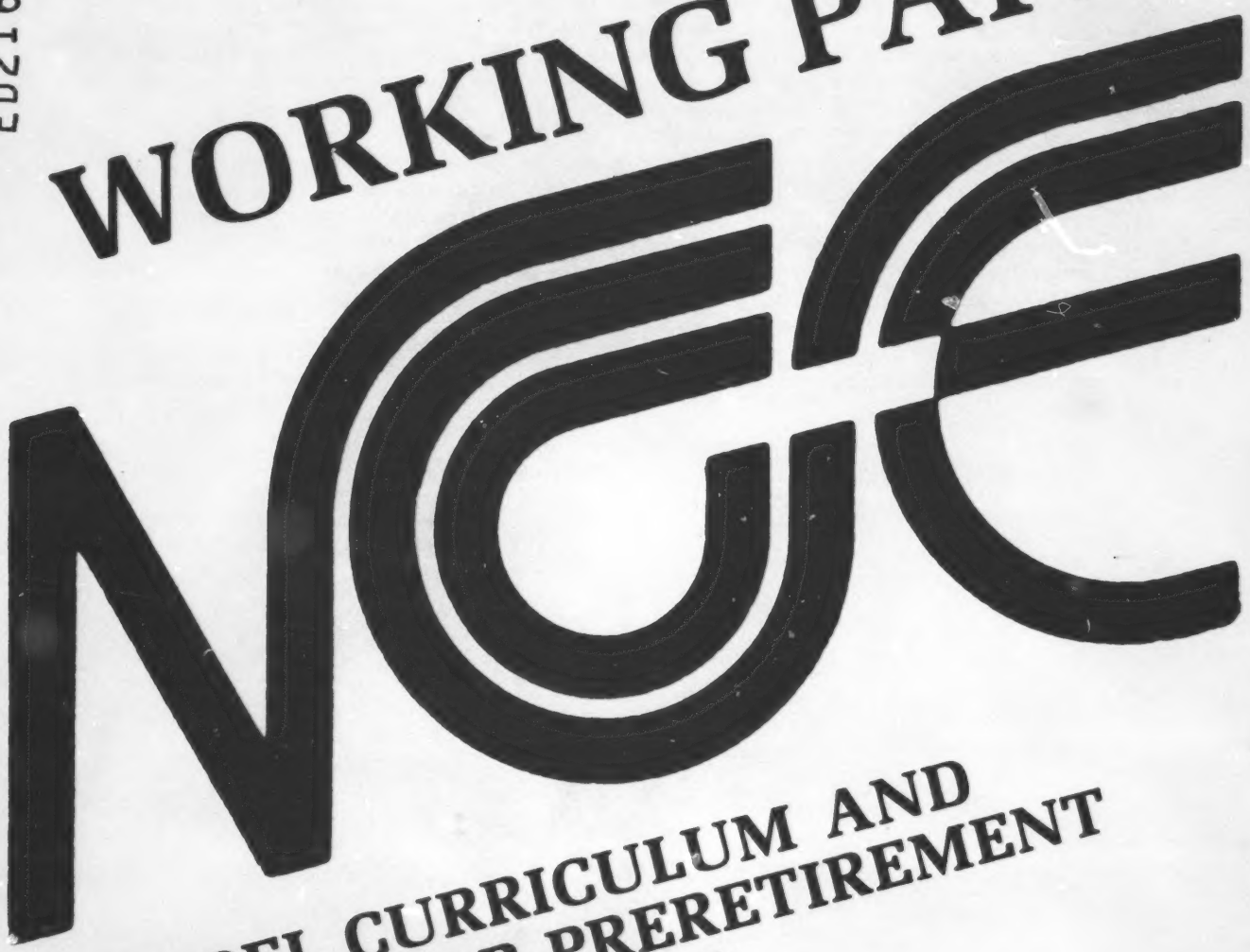

A MODEL CURRICULUM AND PROGRAM FOR PRERETIREMENT PLANNING COURSES

GEORGE W. OERKE
CURRICULUM COORDINATOR AND ASSOCIATE FACULTY
EDISON STATE COMMUNITY COLLEGE
GARY W. WILSON
ASSISTANT DEAN FOR CONTINUING EDUCATION
EDISON STATE COMMUNITY COLLEGE

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NCCSCE Working Papers Series

In this issue of the *CATALYST* we are introducing a new addition to the array of publications which NCCSCE provides to promote professional growth among its members. While the *Newsletter* provides for the exploration and discussion of ideas and experiences, the *Working Paper Series* is designed to encourage the dissemination of practices in curriculum, administration, and research which contribute to the growth and excellence of community services and continuing education as a major component of higher education.

This first *Working Paper* describes a carefully developed preretirement training program which meets a significant community need. The instructional manual is itself available from Edison Community College, where the program was developed. The *Working Paper* discusses the development process and the pilot program and makes recommendations regarding effective uses of this program in numerous settings. The editor and the authors encourage readers to utilize these materials with adjustments to fit their particular circumstances and to share their experiences with the authors and the NCCSCE membership.

The second *Working Paper* will appear in the spring issue of the *CATALYST*. The editorial committee is now reviewing potential topics and encourages you to send your suggestions and inquiries.

Rae Rohfeld
NCCSCE Working Papers Editor
Cuyahoga Community College
2900 Community College Avenue
Cleveland, Ohio 44115

Working Paper Authors

George W. Oerke, Curriculum Coordinator and Associate Faculty, Edison State Community College. B.S., Oklahoma State University; M.Div., Garrett Theological Seminar in Evanston; M.S. Bowling Green State University, Career and Technology Education with special emphasis in Gerontology, 1978.

Gary W. Wilson, Assistant Dean for Continuing Education, Edison State Community College. B.S. in Secondary Education, University of Missouri - St. Louis; M.S. in Adult and Continuing Education, Central Missouri State University.

A Model Curriculum and Program for Preretirement Planning Courses

Gary W. Wilson and **George W. Oerke**

This paper is intended to assist other continuing education professionals in the planning and implementing of local preretirement training programs. A copy of the complete curriculum package may be obtained by writing the Office of Continuing Education at Edison State Community College. The methods used to develop the curriculum and the programming guidelines may be more useful to other professionals than would be the curriculum package.

Overview

In the face of increasing inflationary pressures, careful and early planning is essential for the retirement years. Financial and legal planning is necessary; but social and psychological issues are also vital to successful retirement years. One of the many challenges to community and four-year colleges is the provision of requested training for the business and industrial community. Preretirement training is one of the more frequently requested subject areas.

The Edison State Community College project was funded by a Title I, Higher Education Act grant provided through the Ohio Board of Regents. The purpose of the project was to develop a practical, flexible, locally-appropriate curriculum plan which could be used for programming to industrial, commercial, and public agency employees as well as to the general public through adult education offerings.

Prior to the time that the project was conceived, requests had been made to the College by local firms for retirement preparation training. Existing sources of prepared curricula were investigated with the result that questions were raised about costs and quality of prepackaged curricula. The writing and development time necessary to produce an effective product locally was so prohibitive for permanent staff that only a funded project provided the means by which a program could be implemented.

A telephone needs assessment survey was conducted to verify the necessity for offering the training and to determine the existence of any other locally sponsored sources of public training. Forty-eight firms in the service district were polled with a unanimous negative response to the question, "Do you know of any retirement training program in the county area which is available to the public?" Community contacts made by the project coordinator later confirmed these responses. Letters of support for the project were received from local chamber of commerce offices, one manufacturing association, the local YMCA and YWCA organizations, and a staff member of the Ohio Commission on Aging.

A grant request of $15,520 was made which was ultimately negotiated to $13,000 for the one-year project. The funds were used to support one half-time coordinator and one-quarter-time secretary and to provide fees for the various professionals who developed the individual modules and trained the selected cadre. Matching in-kind support monies were given by the College to help offset professional staff time, postage and telephone use, paper, printing materials, office materials, classroom and office space, and equipment use (Table 1).

An action calendar was established to insure the accomplishment of the various tasks in proper time sequences. The actual times for task performance varied slightly due to the delay in the starting date of the project as well as to on-going corrections in the original time estimate. (Table 2). The project began on June 1, 1980, and was concluded on May 30, 1981.

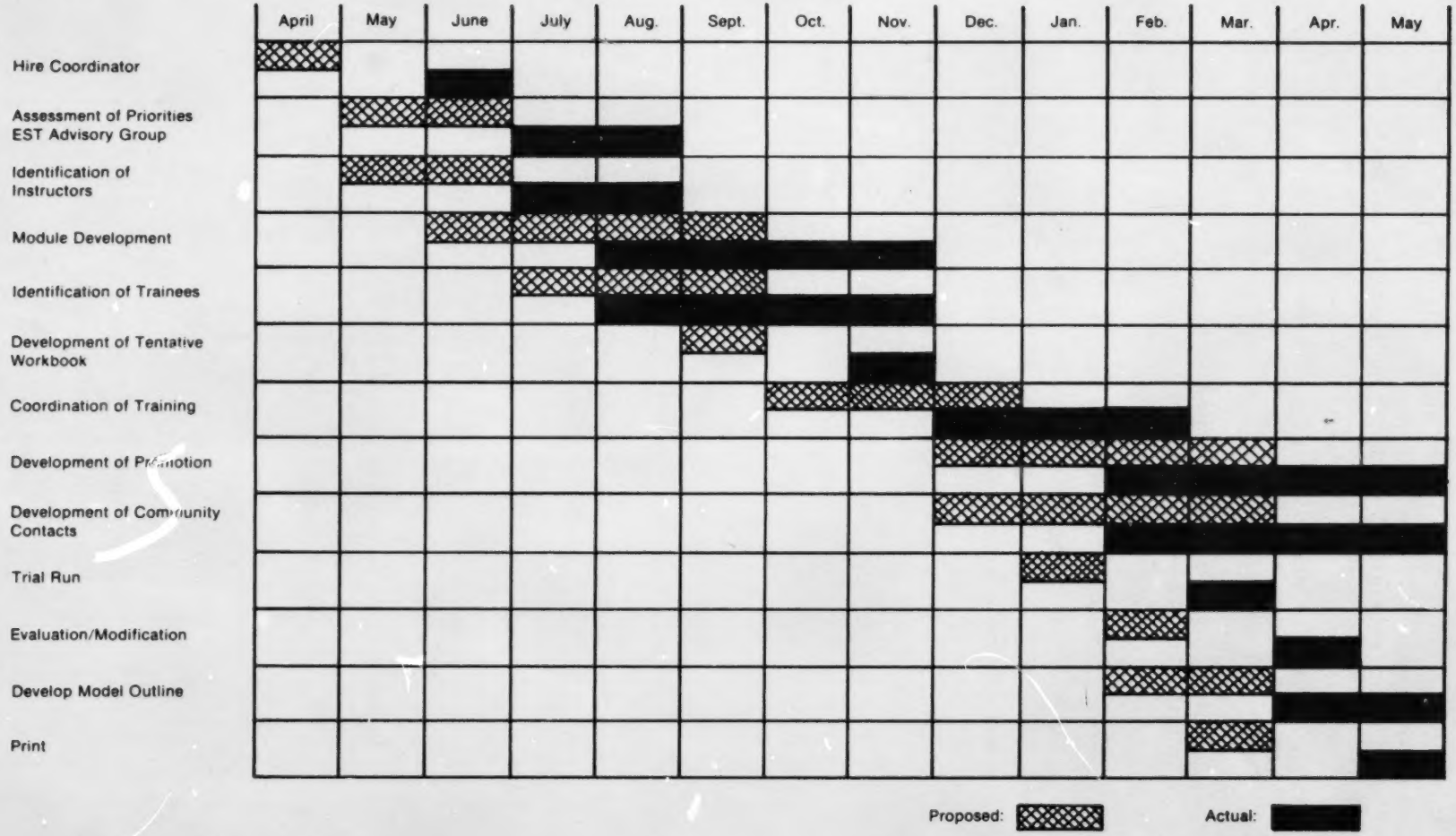
Table 1

Proposed Project Budget

Position or Title	Monthly Salary	Percent on Contract	Mos. to be Employed	Federal	Non-Federal**	Total
Project Coordinator	$600 (20 hrs./week)		12	$7,200	-0-	$7,200
Project Secretary	$167 (10 hrs./week)		12	$2,000	-0-	$2,000
8 Module Trainers	(as appropriate)			$6,000	-0-	$6,000
Project Director	$1,666	5%	12	-0-	$1,000	$1,000
Project Fiscal Officer	$1,750	2.5%	12	-0-	$525	$525
Graphic Artist	$1,250	5%		-0-	$750	$750
				$15,200	$2,275	$17,475

Other Expenditures	Basis for Cost	Federal	Non Federal***	Total
Materials				
Postage	3500 pieces at 15¢ each	-0-	525	525
Telephone	12 months at $60/month	-0-	720	720
Printing	10 modules x 10 pages x 15 volunteer trainees in January. Includes paper, binding, staff and represents 50% of estimated market costs.	-0-	1,500	1,500
Travel				
Project Coordinator	4000 miles at 20¢/mile (800) Workshops/Seminars (200)	-0-	1,000	1,000
Instructors	5 x 600 20¢/mile	-0-	600	600
Trainers	8 x 200 at 20¢/mile	320	-0-	320
Supplies				
Secretarial Supplies	typing paper, files, office support materials, copies, etc.	-0-	650	650
Office Equipment	typewriter, desk, chair, file cabinet cabinet, etc.	-0-	600	600

Table 2 Time Schedule



Curriculum Development

The end product of this project was a curriculum which was flexible in content to assure ease in updating the material as well as flexible in package to allow ease in adding or deleting sections or pages.

The content of the curriculum modules had to be locally appropriate to the West Central Ohio area in order for it to be practical to participants to the program. However, because of the necessity to produce a replicable model for other areas of the state some uniformity of information had to be considered.

The specific objectives of the curriculum modules were to:

1. stimulate the participants to plan for retirement;
2. help participants to develop favorable attitudes about retirement;
3. help participants to develop realistic expectations about retiring;
4. introduce information directed at specific questions and decisions which the participant would confront in making the transition into retirement;
5. influence positively the participant's attitudes toward his/her present employer or work place;
6. demonstrate the employer's concern for employees and retirees; (if the program were to be presented through cooperative arrangements with the firm's personnel office.)
7. provide participants with sources of information and assistance;
8. aid participants in coping with anxieties or problems associated with retirement preparation;
9. promote the development of feelings of positive morale and productiveness after retirement;
10. encourage voluntary retirement rather than the confrontation of forced retirement;
11. increase participant understanding of company, Social Security and personal fringe benefits.

A lay advisory committee was formed after the staff reviewed the professional backgrounds and personal commitments of individuals identified from a three-county area served by the College. Considerations of background and personality were important in order to ensure that a broad base of experience could be tapped during the review of module topics (Table 3).

Table 3
Backgrounds of
Community Preretirement Advisory Committee

*Certified Public Accountant
*Young Womens' Christian Association, Executive Director
*Attorney
*Director, Social Security Office
*Personnel Manager (3)
*Nursing Home Administrator
*Manager, Staffing and Development for area industry
*Young Men's Christian Association, Executive Director
*Director, Continuing Education at two-year college

A modified version of an exercise entitled the *Retirement Planning Analyzer* was used in a Delphi process to aid in the selection of seven to ten major topics of interest which could be developed into curriculum modules. The complete *Retirement Planning Analyzer,* which was developed by the Human Resources Center for Research, Education, and Training at the University of Chicago, was not used because of the limitation of time for the lay advisors. It is strongly recommended if time permits and has excellent results for determining locally appropriate topics to be addressed.

Nineteen general topics are included in the exercise and were used by the coordinator with the advisory committee members. The topics are included in Table 4.

Table 4
Brief Descriptions
of
Nineteen Areas of Planning for Retirement

1. COMMUNITY INVOLVEMENT
   Understand my obligations and my role as a retiree in the community
2. CRIME AND ISOLATION
   Develop my resources to provide physical and emotional security during retirement
3. FAMILY RELATIONS
   Adapt family relationships to my role as a retiree
4. FINANCIAL MANAGEMENT
   Develop skill in managing financial resources for myself (and my spouse) in retirement
5. GAINFUL EMPLOYMENT
   Determine my need and my opportunties for a job in retirement
6. HOBBIES
   Renew or develop my interests in hobbies
7. LIVING AREA
   Select a location for myself (and my spouse) to live in retirement
8. LIVING ARRANGEMENT
   Determine my physical and social needs to retirement residence
9. MENTAL HEALTH
   Build realistic attitudes toward aging and my role as a retiree
10. NUTRITION
    Develop sound eating habits to maintain my health and vigor in retirement
11. PERSONAL SAFETY
    Develop my awareness of good personal safety practices as I age
12. PHYSICAL HEALTH
    Maintain my physical health in retirement
13. SELF-DEVELOPMENT
    Establish a program for my self-improvement during retirement
14. SOCIAL RELATIONS
    Understand the social patterns of my life now and after retirement

15. SPIRITUAL WELL-BEING
    Examine the role of religion in my life now and in retirement
16. TRANSPORTATION
    Determine how I am going to get from place to place as I age
17. TRAVEL
    Decide on my interest in and opportunities for travel in retirement
18. USE OF TIME
    Schedule routine and special activities in order to use my time effectively
19. VOLUNTEER ACTIVITIES
    Assess my interest in volunteer service as one of my retirement activities

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From the list of topics which received the highest number of advisor votes, five major topics were identified by the coordinator for curriculum development. Those topics were Facing Retirement, Personal Changes, Money Matters, Home and Health, What's Ahead. The titles were changed from the titles used in The University of Chicago exercise and other national programs but do envelop the same areas of concern to those persons approaching retirement. The change in wording reflected an effort to assure readability rather than to shift content. The outline of topics by sessions is shown below so that the format may be seen as it appears in the participants' workbooks.

Outline of Retirement Planning Program

Planning a retirement life is deeply personal. This course is meant to present the options from which realistic decisions can be made.

This course is organized under five areas of concern to those approaching retirement: Facing Retirement, Personal Changes, Money Matters, Home and Health and What's Ahead.

Part A Facing Retirement

Session 1 — Living in Retirement: An overview of the retirement planning options offered by the course. The slide presentation with script: "The Retirement Enrichment Program" produced, in part, by Retirement Advisors, or a video cassette overview, "Ready or Not."

Part B Personal Changes

Session 2 — Relationships - Family and Friends: Changes in life adjustments with spouse and family, interpersonal relations, loneliness, frustration, tension, sexuality, death, and healthy mental attitude toward retirement and aging.

Session 3 — Using Your Time: Keeping active and involved, hobbies, travel, recreation, finding new friends, volunteer work, reading, part-time employment or possible second careers, educational opportunities, and community services.

Part C Money Matters

Session 4 — Financial Preparations: Your retirement income and expenses, inflation and investment, the corporation retirement plan, social security, insurance, budgeting, recordkeeping, annuities, mortgages and tax exemptions.

Session 5 — Legal Affairs: Planning of your estate, making a will, estate and gift taxes, trust funds, frauds and consumer awareness, personal documents, joint ownership, liability.

Part D Home and Health

Session 6 — Your Home and Your Health: New priorities in retirement, condominiums, cooperative apartments, mobile homes and trailers, retirement communities, life-care facilities. Where to live, buy or rent, transportation costs, safety feature and preventing accidents, corporation health benefits, Medicare, psychological health, nutrition, exercise, diet and physical activity, warning symptoms.

Part E What's Ahead

Session 7 — Your Future Years: The transition from work to retirement, decisions made will profoundly affect the surviving partner, remarriage of the survivor, picking a will executor, getting it all settled now, making your wishes known, records for the survivor, asking yourself the hard questions, funeral arrangements, turning challenges into opportunities.

Each module was developed under a consistent format designed by the advisory committee. The module includes illustrated text, practical worksheets as appropriate, charts, open-ended questions for small and large group discussions, and an extensive bibliography with mailing addresses for resources.

The advisory committee previewed several existing audio-visual materials and found many not suitable for the Edison State community-based program. Reasons that many audio-visual materials were not selected for use were that the material was dated, the appearance was "canned," the content was inappropriate, and the software quality was poor. Two types of visuals were used which were created from portions of existing programs, slides and RTV tapes. Slides were also prepared at the College for a program to introduce the preretirement curriculum. The most appropriate visual aid chosen for inclusion was prepared by the Manpower Education Institute, chartered by the Board of Regents of the State of New York, entitled *Ready or Not.* Six video cassettes in color presented information in the six areas of preretirement planning in a clear an informative manner and did not show signs of dating the content presentation.

Once the general topics were determined, the coordinator set about the task of reviewing existing curriculum packages by either attending seminars and workshops presented by other training providers or by visiting with the staff of other training program providers. These visits were conducted as a result of concern during the proposal development period that programs already in existence were sufficient to meet the requirements of the proposal. The review of these programs proved to be invaluable to the success of the project. Advantages expressed by the coordinator with regard to the review process were:

1) the realization of various ways in which the content could be provided to participants;
2) the confirmation of the fact that in most cases existing curriculum packages were not appropriate to the clientele expected to participate in the Edison State program;
3) the development of an understanding for the individualistic and personal needs of the population to be served by retirement planning;
4) the awareness that properly presented retirement preparation is an excellent fringe benefit service which employers may provide to their employees.

The coordinator served as an evaluator and proof reader for each of the modules during the writing period. Content writers were selected based on their professional backgrounds and were responsible for draft copy only. Guidelines given to them by the coordinator were used as a common guide for all writers.

The writing process provided important lessons for others who may wish to engage in a similar project. First, the coordinator and module writers should agree upon very firm deadline dates with all the module writers. An action calendar should be developed to help monitor the schedule. The coordinator must spend time with each writer in order to describe the style or writing desired and the learning activities appropriate for the program. Only the coordinator will have the editor's vantage point during the draft-writing period. Thus, these precautions could save time and misunderstanding.

Second, it is probably best that writers have college backgrounds rather than direct content experience but little formal post-secondary training. College-training writers will need coaching on the content, but this was less a problem than those which occurred with other writers. An example of one problem which was experienced with a writer who was not college trained was that the individual paraprased the module from existing curricula instead of writing a creative piece. This resulted in material which did not give proper credits and ignored copyright privileges. If existing material proves to be the best available, it is advisable to obtain copyright privileges rather than to attempt to develop new material. Planning is needed in order to provide adequate approval time for copyright privileges.

Third, writers should be instructed about realistic expectations for participants' reading time. A large amount of outside reading such as that recommended in academic courses is not likely to be undertaken by participants involved in the training. Complete addresses for resources listed in the bibliographies are important to them, however.

Fourth, depending on the needs of the local population areas wishing to develop a preretirement cirriculum, combination or elimination of module topics may be desired. An example of this for the Edison State project was the combining of topics was made due to the limited transportation options available to all residents was of West Central Ohio. If a move is anticipated to another part of the country, the transportation factor is a prime consideration. It was determined that only limited information needed to be presented and could be presented as part of another session.

Finally, one of the more important general topics to be covered by a preretirement training program is Social Security benefits. It is not advisable to combine Social Security discussions with the company/employer fringe benefits topic as both are of great interest to participants, and each will require sufficient time. Materials are easily obtainable from the Social Security Administration but, unfortunately, are subject to frequent changes. This module should be written in an outline format rather than a narrative one as the frequent changes will continually date the written or audio-visual materials. Even audio-visual materials used by the Social Security Administration require screening as many of these are not current.

Project Development

In the previous section the major objectives of the curriculum development process for the project were described to the reader and a brief discussion of the operating procedures which guided the preparation of the modules was provided. Concentration on the actual modules is not perceived to be as important because the project was not charged with creating new curricula, but with reviewing existing packages and combining various portions of those packages, developing new materials only in the absence of appropriate existing materials. The strength of the project work was not the original writing which resulted, but the combining of materials into a very practical package for use in the local College service area as well as the novel program marketing techniques which were developed.

The key to developing a successful preretirement training program for Edison State was identification of a coordinator who had previous personnel management experience in addition to an academic background in gerontology at the graduate level. The coordinator's successful experience in working with various community organizations and leaders was one of the major contributing factors to the successful program development of the Edison State model. This was demonstrated through the extension use of the lay advisory committee for module development and trainer selection. The marketing of the completed curriculum package was also effected through community

involvement and contacts by the coordinator, assisted considerably by the coordinator, assisted considerably by the existing community contact network of the Continuing Education Office.

Involvement with the community was a key factor in the development of the program. The eleven member lay advisory committee represented government entities, social service agencies, business and industries. Each member was invited by a personal letter from the president of the College to serve on the committee for a one-year term. This indicated the support for the work of the committee by the College. The committee helped to assess the local priorities for the project in addition to helping decide the content, style and format of the curriculum modules. The committee served continually as a sounding board for the coordinator in determining the appropriateness of existing curriculum materials which were being reviewed.

Another essential factor of this project was the development of a well prepared cadre of trainers, each capable of presenting specific module(s) which were consistent with their professional backgrounds. The project staff made the assumption that a trainer's knowledge of a specific subject area was not sufficient to enable the trainer to be a skilled teacher. As a result, training in teaching techniques and methodology was provided to all potential trainers as a safeguard for quality instruction. A member of the College faculty provided the training in order to refine teaching skills.

The project coordinator conducted an informal search among community leaders for the purpose of obtaining the names of potential individuals who could meet the necessary qualifications of a trainer. These qualifications consisted of a bachelor's degree or appropriate professional credential, a proven record of at least five years experience in the selected topic area(s) as well as a willingness to work with other trainers and members of the college staff to provide a quality program. The trainers had to express a personal commitment to be available to present their selected module(s) throughout the community for an indefinite period of time. The first group of nineteen trainers was also asked to serve on the post-project advisory committee as a means of providing continuity for the program.

The curriculum for each module, as previously stated, was created by writers who were authorities in the subject areas assigned. They were selected on the basis of expertise and previous writing experience, but only three served as trainers using the completed curriculum. The writers received input from the advisory committee and from the coordinator while using existing curriculum materials selected for inclusion in the Edison State package (Table 5).

Table 5

Backgrounds of Curriculum Development Writers

*College faculty (2)
*Attorney
*Stockbroker
*Retirement village administrator
*Library association director
*Project coordinator
*Metropolitan House director
*Elementary teacher/registered nurse

The coordinator reviewed and modified each training module during the initial writing process as well as after each of the two trial presentations. He also illustrated the model curriculum to improve the readability for the participants. No attempt was made to emphasize the production of the illustrations, as addition and deletion of pages is expected through the use life of the package.

An optional module on the topic of housing was designed for persons with low reading abilities as the result of a recommendation by the author of that particular unit. It was not duplicated in the other modules but was recommended for future consideration.

The nature of the esthetic packaging of the materials was discussed in the advisory committee meetings and by the writers, and the concensus was to use a loose-leaf binder with title pages which could be labeled with the appropriate employer's name and logo as a means of personalizing each training series for the group being trained. Every effort was made to make the College name only subtly apparent while accentuating the employer or sponsoring organization. This has proven to be a strength in the marketing of the program.

Postproject Programming

The project was concluded during June of 1981 and the Office of Continuing Education at Edison State Community College began implementing the preretirement program as an integral part of its special courses by contract programs for business, industry and public agencies. The project coordinator is currently engaged on the basis of each training series contract. His relationship to the College is one of associate (part-time) faculty or an outside consultant.

Both the Office of Continuing Education staff and the project coordinator are making contacts within the community to develop training activities. In addition to individual contacts, promotional seminars are offered on the Edison State campus for representatives of industrial or commercial firms and public agencies who wish to learn more about the advantages of the training prior to engaging in a contract for training.

At the time of this writing seven requests have been made for the training series to be conducted. Five of the seven requests were made by firms located within the College service area of three counties. Two requests were made by firms located in large metropolitan cities within the State of Ohio but outside the College service district. In most cases the firms expressing interest in preretirement training for their employees are doing so as a means of showcasing or accentuating their fringe benefits package. The preretirement training activities are fringe benefits in their own right for the participant employees, however.

Plans for providing the training to small commercial or service firms indicate activities in association with the local chamber of commerce offices. As most continuing education staff colleagues are aware one of the most difficult markets to service is small business due to the small number of employees, the lack of consistent fringe benefits for employees and the uncommon times of the day and week which employees or managers are free to engage in training events. The local chamber of commerce education committees are usually interested in co-sponsoring activities which are bona fide programs of interest or service to the chamber membership. The added advantage of this co-sponsorship arrangement is that the Office of Continuing Education does not have to make the appeal independently to all firms in the service area. A single appeal to the local chamber representation will result in information reaching the membership if the chamber wishes to participate.

Through an active marketing effort by the Office of Continuing Education of Edison State, industrial firms and public agencies are visited periodically to discuss training needs or interests. A personalized mailing list has been developed as a result of these visits which assists in making direct contact to appropriate individuals in each firm for providing program information. This is also augmented by the direct contacts of the director of a training information alliance for vocational education schools and the community college. Locally, this consortium is the Upper Mid-West Ohio Consortium. Information is distributed through the consortium to the business community and requests for training information are channeled to the appropriage college or vocational school staff member.

The cost of the training varies with the expertise of the trainers. Professionals receive the highest compensation which is in keeping with the hourly rates of their own practice. A fixed rate for all trainers was not utilized as it was seen as inappropriate to the varying backgrounds of trainers. It was

reasoned that the practice would lead to very difficult recruitment efforts and declining interest in participation by members of the financial, legal and health professions. Nonetheless, the participation of each trainer is, in part, a labor of love.

The criterion for costing the preretirement training program is not what other providers are charging but the income demands expected by the local college or university. The Office of Continuing Education is required to recover at least 35 percent in indirect costs for the College after all direct expenses are paid. In most cases the indirect cost return is above 35 percent; however, this minimum percentage provides the flexibility for providing the service in greatly varying settings (i.e. chamber offices, plant training rooms, hotels or motels, campus facilities). With few exceptions, training through continuing education is not funded from state subsidy sources. Thus, a self-sufficient costing arrangement is required which in this case is accommodated by the minimum indirect cost return method.

In most cases the following costing formula is used for the preretirement program:

Instructional charge = (Number of students x number of instructional hours) x ($3.50*)

The formula rate computes instructional costs less participant instructional materials or instructor travel requirements which are added to the base instructional costs in order to determine total direct costs. Edison State has developed a fee for couples (spouse and employee) enrolled in the preretirement program due to the nature of the family involvement in the training content. This discount rate reduces the fee per person by 20 percent. However, this was a local decision which was made because of the high cost of the program per employee with both family members attending.

Summary and Recommendations

The Ediston State curriculum package was designed to provide a series of curriculum modules which could be offered to industrial personnel and small business employees primarily through chamber of commerce auspices, and adult education programs. The initiation of the project was the result of requests for training which would be appropriate to the residents of West Central Ohio and would serve as a fringe benefit to employees who are approaching retirement.

During the proposal development period the project team realized a need to review existing retirement packages. The review was made to determine whether presently available curriculum packages were sufficient for use with the clientle requesting training. Thirty-one existing curriclum packages were reviewed with the result that only a minority were seen as having flexible programming features which did not exhibit a "canned" and impersonal appearance. Information about the curriclum packages which were reviewed may be obtained by contacting the project coordinator, George W. Oerke.

The curriculum modules are incorporated in a loose-leaf notebook for flexibility in updating materials and incorporating locally interesting materials to the core curriculum. Participant worksheets are used throughout the modules in order to personalize the training for each participant while involving him/her in the discussions more deeply. Bibliographies are provided at the end of each module with a more general one at the end of the entire package for increased opportunity of participants and instructors to study the topic more thoroughly. Addresses are provided for each bibliography item as a result of a recommendation by the advisory committee. This addition was seen as necessary if participants were to use the resources in the bibibliography.

Loose leaf binders and title pages were personalized to the company or firm sponsoring the training by the use of vinyl decals and interchangeable title pages.

Care was taken to maintain a reading level throughout the materials which did not exceed the sixth grade level as determined by members of the Department of Developmental Education at Edison State. Illustrations were also used to improve readability. An optional module on the topic of housing was designed for persons with low reading ability. Efforts were made to make the materials useful and practical to participants.

The development of the package utilized locally-created writing as well as selected materials from the thirty-one curricula packages studied during the project year. Copyright privileges were obtained

for all materials contained in the final package. Other materials which may be included later have not completed the approval process at this writing.

Several recommendations are made for persons wishing to develop an effective preretirement training program. These recommendations are:

1. Care should be taken in grouping corporate or large business participants (hourly, salaried, management, executive, etc.). It was found that the varied backgrounds and educational experiences of the participants make a standardized enrollment approach inappropriate.

2. The inclusion of spouses in the training sessions is vital because retirement planning is a family effort, and relationships are important, as the module *Relationships* indicates.

3. The development of various presentation styles should be considered prior to beginning the training. The needs of the participants to be served should be considered rather than the professional ego of the writer or presenter (e.g. reading level of materials, participant involvement activities).

4. Locally appropriate selection of content examples should be attempted to prevent the "canned" appearance. Trainers should also be local experts whenever possible.

5. The preparation of a detailed longitudinal retirement plan should be stressed to all persons involved in the training. Beginning at least ten years prior to actual retirement is considered necessary by retirement planners.

6. Single or unmarried participants' sessions should be offered separately from married participants due to the fact that the interests of single persons are not consistent with those of married persons.

7. A series of programs overtime should be considered to provide a comprehensive training effort. This is especially important for the educational efforts for industrial firms. Adequate lead time is needed for individuals and families to plan for retirement. Overview workshops could be conducted early in a career with periodic printed materials being distributed. The actual seminar series addressed in this report should be conducted shortly after the participant reaches age fifty. Postretirement efforts could be provided which would include company publications, retirement publications, social group activities, individual counseling, and return visits to the work place.

Information and resources which could be shared with representatives of other institutions interested in a preretirement program is considerable. The listing of all the resources explored during the project year would not be practical. However, a few key resources are listed in the reference section which are considered to be excellent beginning readings for interested researchers.

The staff of the Office of Continuing Education at Edison State Community College will remain available for assistance to persons with other institutions of higher education in Ohio and elsewhere who wish to implement similar programs. Assistance may be obtained by writing or calling Edison State Community College, Office of Continuing Education, 1973 Edison Drive, Piqua, Ohio 45356.

Recommended Resources

Corporate Committee for Retirement Planning (research conducted by Research and Forecasts, Inc.). *Retirement Preparation: Growing Corporate Involvement*, New York (888 Seventh Avenue, New York, New York 10019).

International Society of Preretirement Planners. *Active Times* (a journal published quarterly for the exchange of information between society members) (1000 Vermont Avenue, N.W., Suite 209, Washington, D.C. 20005).

The National Council on The Aging, Inc. *Perspective on Aging*. Washington, D.C. (a journal published bimonthly for professionals in fields associated to aging services.) (1828 L Street, N.W., Washington, D.C. 20036).

Veronee, Marvin D. *Retirement Planning Analyzer*. Human Resources Center, The University of Chicago, 1980, Chicago (1225 East Sixtieth Street, Chicago, Illinois 60637).

Call for NCCSCE WORKING PAPERS

During the 1981-82 academic year, the NCCSCE will publish two Working Papers as inserts to the *Community Services Catalyst.* The purpose of the Working Papers Series is to issue publications to community services and continuing education professionals which provide for the dissemination of planning processes, innovative programs, administrative practices, and evaluation techniques.

The content of the Papers should emphasize contributions to the *practice* of community services and continuing education. Elements of the Working Paper may include program descriptions, administrative management techniques, evaluation methods and techniques, instructional materials, bibliographies and other references related to the materials presented, evaluation tools, and planning and reporting processes and forms.

Prospective authors should submit 3 copies of a two to three-page outline describing the subject and content of the proposed Working Paper by **December 15 for the spring issue.** Authors should include their names, titles, and institutions.

Materials and inquiries should be submitted to:

Dr. Rae Rohfeld, Working Papers Editor
Cuyahoga Community College
2900 Community College Avenue
Cleveland, Ohio 44118
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